

CIGNA Healthcare of Ohio, Inc. d/b/a CIGNA Healthcare of KS/MO

Holding Company: CIGNA Corporation

Main Administrative Office

Mailing Address:

5005 Rockside Road #700
Independence OH 44131
(216) 642-8969

Incorporated: August 16, 1985
Admitted to Missouri: January 9, 1996
Federally Qualified: N/A
NCQA Accreditation: Commendable
Model Type: Mixed
State of Domicile: Ohio
Tax Status: For Profit

2002 Year-End Officers:

President:
Scott N. Ushkowitz

Secretary:
Susan Laura Cooper

Chief Financial Officer:
Katherine Fry

Chief Medical Officer:
Elizabeth Kraft, M.D., MHS

Other Officers:
John Patrick Frey
Glenn Michael Gerhard
Daryl Wayne Edmonds

2002 Year-End Directors:

Katherine Kasily Fry
Razia Sultana Hashmi, MD
William Allen Schaeffer, MD

2002 Missouri Enrollment:

Total Missouri member months for the year:
33,782

Missouri members at the end of the year:
3,314

2002 Plan Wide Enrollment:

Total Plan Wide member months for the year:
130,899

Plan Wide members at the end of the year:
10,736

Missouri Counties in Service Area:

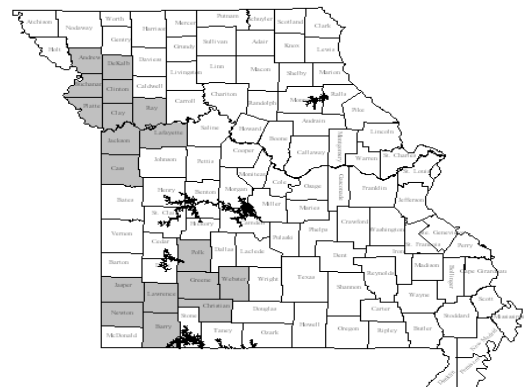
Andrew, Barry, Buchanan, Cass, Christian, Clay,
Clinton, DeKalb, Greene, Jackson, Jasper, Lafayette,
Lawrence, Newton, Platte, Polk, Ray, Webster

Kansas Counties in Service Area:

none

Illinois Counties in Service Area:

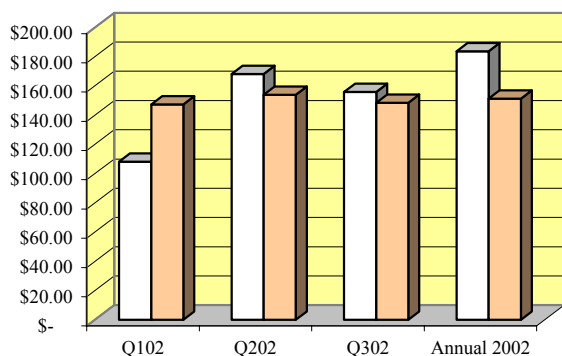
none



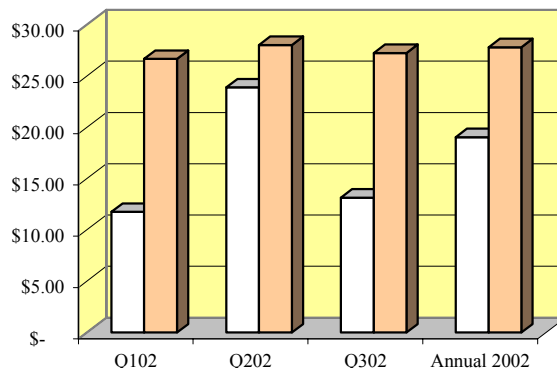
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of KS/MO
- Commercial Product

Missouri Costs Comparison

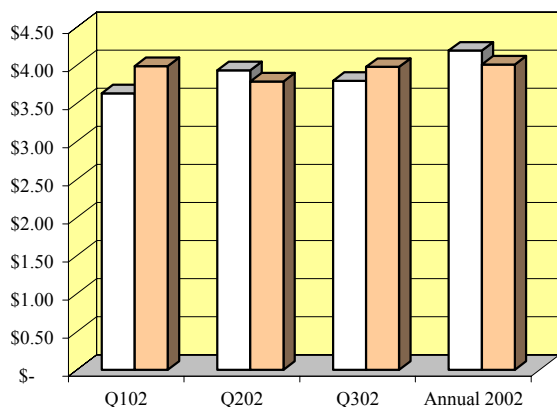
Total Per Member Per Month (PMPM) Costs



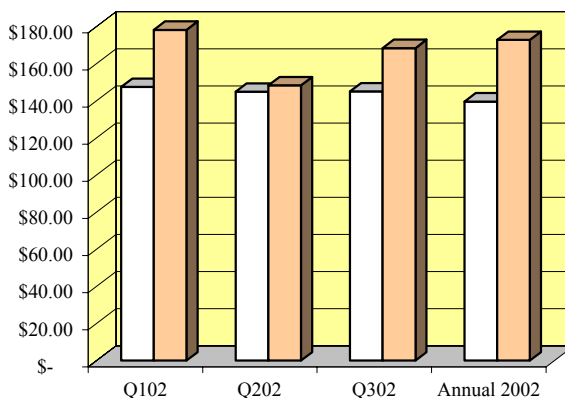
Prescription Drug PMPM Costs



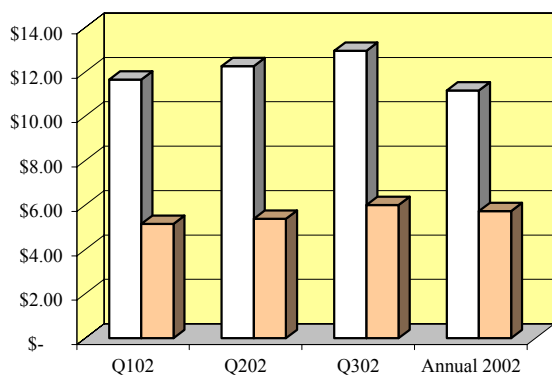
Mental Health PMPM Costs



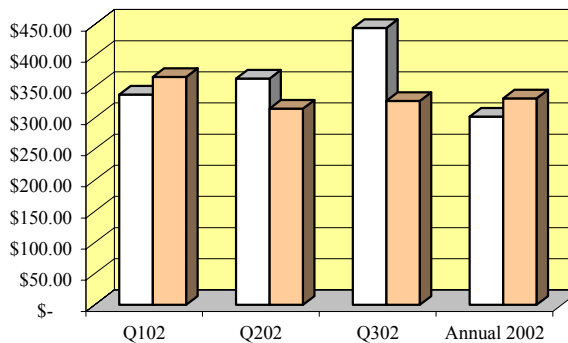
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



CIGNA Healthcare of Ohio, Inc. dba CIGNA of KS/MO

Commercial Average

5-Year Financial History

Balance Sheet Items

	1998	1999	2000	2001	2002
Total Assets	\$49,119,488	\$43,850,504	\$24,545,022	\$24,070,022	\$16,408,186
Total Liabilities	\$35,373,792	\$39,729,484	\$15,326,524	\$17,168,365	\$11,330,903
Total Liabilities, Capital & Surplus	\$13,745,696	\$4,121,020	\$9,218,498	\$24,070,022	\$16,408,186

Income Statement Items

	1998	1999	2000	2001	2002
Net Premium Income	\$86,813,509	\$95,337,420	\$51,140,656	\$37,639,015	\$25,347,733
Total Revenue	\$157,698,189	\$100,650,608	\$51,973,470	\$37,639,015	\$25,347,733
Medical & Hospital Expenses	\$93,430,462	\$98,076,742	\$46,638,701	\$29,148,260	\$23,786,449
Administration Expenses	\$59,129,625	\$11,205,441	\$2,952,550	\$8,875,429	\$4,622,673
Income (Loss) Before Taxes	\$5,138,102	(\$8,631,575)	\$2,382,219	(\$1,866,852)	(\$4,209,805)

Liquidity & Expense Ratios

	1998	1999	2000	2001	2002
Current Ratio	53.1%	34.9%	81.3%	93.6%	78.0%
Medical & Hospital Exp. /Net Premium Income	107.6%	102.9%	91.2%	77.4%	93.8%
Administration Expenses/Total Revenue	37.5%	11.1%	5.7%	23.6%	18.2%

Unpaid Claims Analysis

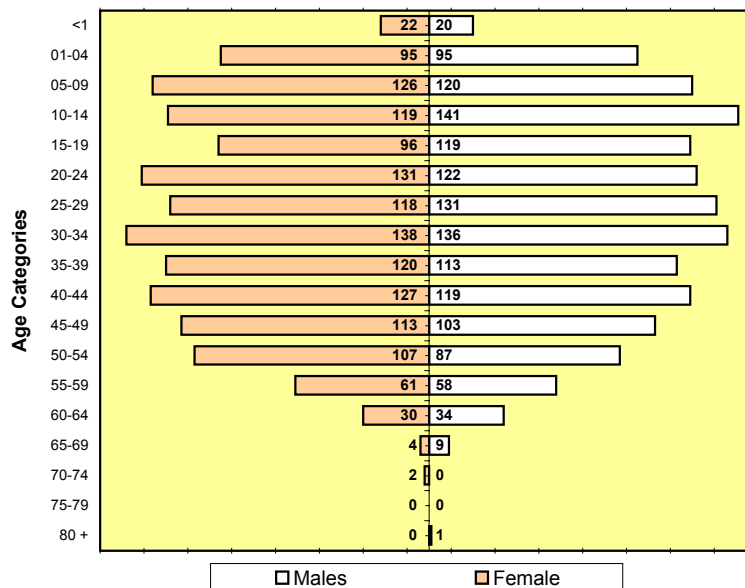
	1998	1999	2000	2001	2002
Total Claims Incurred for Prior Year	\$8,273,494	\$15,780,631	\$12,124,457	\$4,627,559	\$3,456,088
Estimated Liability of Unpaid Claims Previous Year	\$8,976,573	\$15,763,099	\$15,568,540	\$8,461,002	\$4,098,425

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2002 Missouri Enrollment Demographics*

Average Membership in 2002:

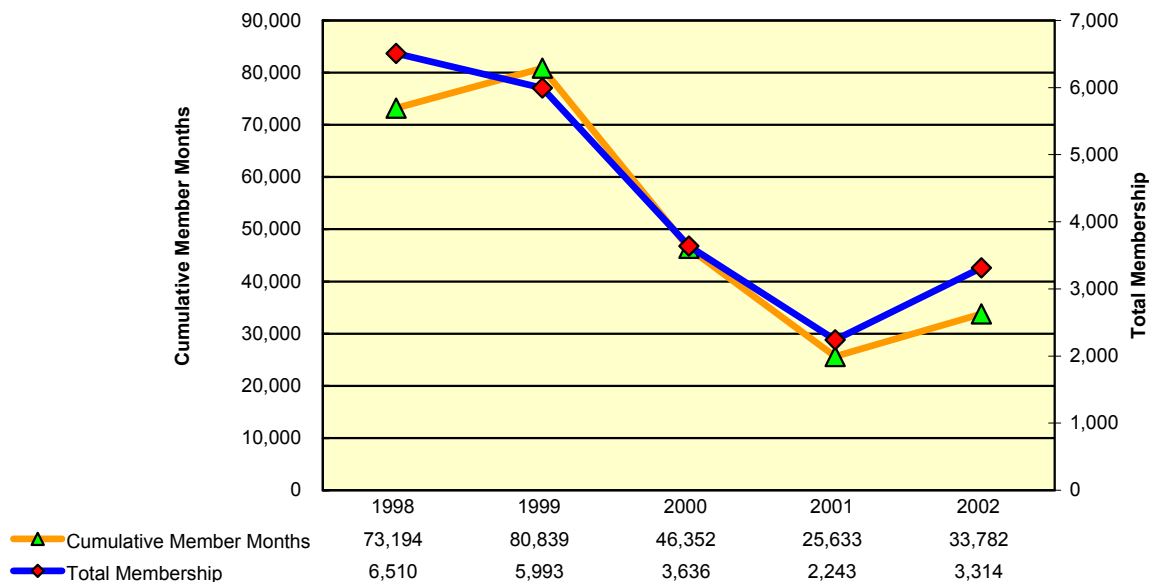
Age	Males		Female	
<1	20	1%	22	2%
01-04	95	7%	95	7%
05-09	120	9%	126	9%
10-14	141	10%	119	8%
15-19	119	8%	96	7%
20-24	122	9%	131	9%
25-29	131	9%	118	8%
30-34	136	10%	138	10%
35-39	113	8%	120	9%
40-44	119	8%	127	9%
45-49	103	7%	113	8%
50-54	87	6%	107	8%
55-59	58	4%	61	4%
60-64	34	2%	30	2%
65-69	9	1%	4	0%
70-74	0	0%	2	0%
75-79	0	0%	0	0%
80 +	1	0%	0	0%
Total	1,408	100%	1,409	100%



Average Age of Enrollees = 28.8
 Missouri Commercial Plans 28.8
 Missouri Medicare n/a
 Missouri Medicaid n/a

Percentage of Female Enrollees = 50.0%
 Missouri Commercial Plans 50.0%
 Missouri Medicare n/a
 Missouri Medicaid n/a

Missouri Membership Trends



*using data from the 2002 Annual Managed Care Supplemental filing unless otherwise noted